

Issue 107: INSIDER'S EDGE: MCHP Premium Amounts for 2015

Last week we focused on the new federal poverty levels (FPLs) in place for 2015. Part and parcel of this update is another important change that impacts Medicaid recipients—new premium amounts for families that are enrolled in Maryland Children's Health Program (MCHP) Premium.



MCHP Premium is low-cost health insurance coverage for higher income children up to age 19 between 212% FPL and 322% FPL. MCHP Premium provides access to health insurance coverage for eligible uninsured children through the Maryland Managed Care Program, HealthChoice, for a modest monthly premium. (Yes, that's why it's called MCHP *Premium*!)

The premium amount charged for MCHP Premium is assessed per family, not per child. The 2015 premium amounts are:

- D02 coverage group: \$53 per month for a family 212-264% FPL;
- D04 coverage group: \$66 per month for a family 265-322% FPL;
- American Indians do not have to pay a monthly premium to enroll in MCHP Premium.

Information on the new premium amounts is captured in the updated eligibility chart for Maryland Medical Assistance for Families, Children and Pregnant Women, available [here](#).

So what can consumers expect?

- Applicants new to Medicaid who are found eligible for MCHP Premium using Maryland Health Connection will be billed for the 2015 amount effective July 1, 2015.
- Existing MCHP Premium enrollees will be billed for the 2015 amount effective August 1, 2015.

To learn the basics on MCHP and MCHP Premium, read [Issue 22: INSIDER'S EDGE: Coverage for Kids—Can't Wait One Minute More!](#)

Have questions? Of course you do! Shoot me an e-mail, dhmh.medicaidmarge@maryland.gov.